

EXHIBIT J

CAYMAN ISLANDS:

J.F.D.
JOHN F. DYKE, NOTARY PUBLIC

THE BANKS AND TRUST COMPANIES
REGULATION LAW, (Revised)

THIS IS TO CERTIFY THAT JOHN F. DYKE,
WHOSE SIGNATURE IS AFFIXED HERETO, IS
A NOTARY PUBLIC DULY COMMISSION IN THE
CAYMAN ISLANDS

Licence

Dalton

for: GOVERNOR

Category " B "

ATLANTIC SECURITY BANK

is hereby licensed to carry on Banking/~~Trust~~ Business from within the Islands subject to the provisions of this Law.

It shall be a condition of this Licence that the Licensee shall forthwith notify the Governor in writing of any change of —

- (a) its principal office in the Islands,
- (b) the officer who is the Licensee's authorised agent in the Islands,
- (c) the officer who, in the absence or inability to act of such authorised agent, is to be the Licensee's authorised agent in the Islands.

and that, except with the prior consent of the Governor, no issue or transfer of shares of Credito del Peru Holding Corporation may take place if such issue or transfer would involve the acquisition or disposal by any person or entity (including persons or entities acting in concert) of 5% or more of the issued share capital of the Company.

Given this 13th day of November 19 86 at George Town
Grand Cayman, Cayman Islands

Peter Lloyd
Governor in Council.



CAYMAN ISLANDS MONETARY AUTHORITY

Ref: ACM/mm

Licence #82002

29 March, 2001

Maples & Calder
P.O. Box 309 GT
Grand Cayman

Dear Sirs,

Atlantic Security Bank

I confirm that the above bank holds a Category "B" Banking Licence and a Trust Licence issued on the 1st January, 1982 under The Banks and Trust Companies Regulation Law (Revised). At the date of writing, the Company is up-to-date with its fees and the filing of supervisory reports.

Yours faithfully,

Anna C. McLean
Head of Banking Supervision

I, Andrew Reid, a duly appointed Notary Public in and for the Cayman Islands, hereby certify that this document has been signed by Anna C. McLean, Head of Banking Supervision, Cayman Islands Monetary Authority.

Andrew Reid
Dated: 2 April, 2001